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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/697,062	10/26/2000	Paul Navarro	ISAA0010	4614
22862	7590	01/26/2006	EXAMINER	
GLENN PATENT GROUP 3475 EDISON WAY, SUITE L MENLO PARK, CA 94025			CUFF, MICHAEL A	
			ART UNIT	PAPER NUMBER
			3627	
DATE MAILED: 01/26/2006				

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/697,062	NAVARRO ET AL.	
	Examiner	Art Unit	
	Michael Cuff	3627	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 17 August 2005.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-3,8,9 and 12-30 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-3, 8-9, and 12-30 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) Notice of Informal Patent Application (PTO-152)
- 6) Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-3, 8-9, and 12-30 are rejected under 35 U.S.C. 103(a) as being unpatentable over applicant's admitted prior ad of the TRIAD system in view of Ratnaraj et al.

Applicant's admitted prior art of the TRIAD system shows all of the limitations of the claims except for specifying an integratable interface and a secure internet web site.

Applicant's admitted prior art of the TRIAD system shows a central data center, report records, scoring and decision models, delinquent collection mechanism, a usage limit management mechanism, an authorizations management mechanism, and a marketing communication mechanism.

Ratnaraj et al. teaches, figure 3, an authenticated access to Internet based research and data services system. Access to a database is provided via the Internet using a World Wide Web server (integratable interface) including a search engine, a CGI gateway and user selectable data queries for extracting data, generating reports, and the like. Querying the user's central machine for authentication authenticates access by the user. Data Query software at the web server permits queries initiated via a web browser (secure Internet web site) to be completed off-line and the results e-

mailed to the initiator of the request. The background discusses an improved authentication technique is desired that allows databases such as WRDS to be accessed via the Internet using an authentication code that can be easily verified without requiring an additional account management system or significant amounts of customized software. The remote client terminal 40 (end user client) interacts and manages data or files with the central data center. There is an exchange or requests and results between the database and the remote client terminal.

The invention uses 'cookies" to facilitate communication between web servers and web browsers. The technique of the invention permits system based authentication without adding any special account management requirements.

Based on the teaching of Ratnaraj et al., it would have been obvious to one of ordinary skill in the ad, at the time the invention was made, to modify applicant's admitted prior art of the TRIAD system to incorporate the Internet interface and web site of Ratnaraj et al. in order to permit system based authentication without adding any special account management requirements.

Response to Arguments

2. Applicant's arguments filed 8/17/05 have been fully considered but they are not persuasive.

The examiner appreciates applicant's efforts to make the distinctions between the claimed invention and the prior art. However, The changes merely recite interacting and exchanging information, but the claims fail to limit how the exchange would be

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accomplished. Applicant previously argued use and re-use features as a means of describing the difference of how the interaction is different from the prior art. Limitations describing how the interaction is accomplished are still not in the claim language. The current rejection is maintained over the broadly recited claims.

Conclusion

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Michael Cuff whose telephone number is (571) 272-6778. The examiner can normally be reached on 8:00 to 5:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone

number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Michael Cuff 1/18/06
Michael Cuff
January 18, 2006